

RECORDING COVER SHEET
Pursuant to ORS 205.234

2015-011183
Klamath County, Oregon
10/09/2015 11:49:50 AM
Fee: \$57.00

After recording return to:
Miller Nash Graham & Dunn LLP
c/o Tony Kullen
111 S.W. Fifth Avenue, Ste 3400
Portland, Oregon 97204-3699

Document(s) Being Recorded: Affidavit of Mailing Foreclosure Avoidance Measure Notice
(with original Foreclosure Avoidance Measure Notice attached)

Grantor: Carol Anne Kellogg

Beneficiary: Umpqua Bank, as successor in interest by merger to
Sterling Savings Bank, which is the successor by merger to
Klamath First Federal Savings and Loan Association

Recording Information for Deed of Trust: Recorded 12/4/1996 in Volume M96 at Page 37888

Property Address: 2135 Garden Avenue, Klamath Falls, Oregon 97601

**THIS COVER SHEET HAS BEEN PREPARED BY THE PERSON PRESENTING THE
ATTACHED INSTRUMENT FOR RECORDING. ANY ERRORS CONTAINED IN
THIS COVER SHEET DO NOT AFFECT THE TRANSACTION(S) CONTAINED IN
THE INSTRUMENT ITSELF.**

FORECLOSURE AVOIDANCE MEASURE NOTICE

YOU MAY LOSE YOUR PROPERTY IF YOU DO NOT TAKE ACTION IMMEDIATELY

Homeowner/Grantor:	The Heirs and/or Devisees of the Estate of Carol Anne Kellogg
Lender/Beneficiary:	Umpqua Bank, as successor in interest by merger to Sterling Savings Bank
Property Address:	2135 Garden Avenue, Klamath Falls, Oregon 97601

Your Lender has determined that:

- ☒ You are not eligible for any of the following: a forbearance agreement, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or any other foreclosure avoidance measure. The following foreclosure avoidance measures were considered but are not available: N/A. The basis for the Lender's determination is (must be described with specificity in plain language):

The Beneficiary (Umpqua Bank, as successor in interest by merger to Sterling Savings Bank) is exempt from the Oregon Foreclosure Avoidance Program because it has not commenced or caused an affiliate or agent to commence more than 175 actions to foreclose a residential deed of trust. See ORS 86.726(1)(b).

- ☐ You are not in compliance with the terms of an agreement with your Lender for forbearance, a temporary or permanent loan modification, a short sale, a deed-in-lieu of foreclosure, or another foreclosure avoidance measure. The basis for the Lender's determination is (must be described with specificity in plain language):

N/A

Has the lender been able to make contact with the grantor or receive adequate response from the grantor?


☐ Yes ☒ No

If no, and the grantor is ineligible for a foreclosure avoidance measure because the lender has been unable to make contact with, or receive adequate response from the grantor, what efforts were made to contact the grantor and what was the nature of the grantor's response (must be described with specificity in plain language):

The Grantor passed away on August 11, 2009, as reflected in the Certificate of Death issued on August 21, 2009, and therefore contact with the Grantor is impossible.

Your property is currently set for sale on date has not been set at this time (time/date) at N/A (location). If you disagree with your Lender's determination, you should seek legal advice immediately.

There are government agencies and nonprofit organizations that can give you information about foreclosure and help you decide what to do. For the name and telephone number of an organization near you, please call 211 or visit www.ohcs.oregon.gov. If you need help finding a lawyer, call the Oregon State Bar's Lawyer Referral Service online at www.oregonstatebar.org or by calling (503) 684-3763 (in the Portland metropolitan area) or toll-free elsewhere in Oregon at (800) 452-7636. Free legal assistance may be available if you are very low income. For more information and a directory of legal aid programs, go to www.oregonlawhelp.org.

By: 
Tony Kullen,
Attorney for Umpqua Bank, as successor
in interest by merger to Sterling Savings Bank

Date: September 8, 2015